

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION				VOLUNTARY PETITION	
IN RE: (Name of Debtor - If individual, enter Last, First, Middle)			NAME OF JOINT DEBTOR (Spouse) (Last,First, Middle)		
MENARD, PAUL D.			MENARD, MONA S.		
ALL OTHER NAMES used by the debtor in the last 8 years			ALL OTHER NAMES used by the co-debtor in the last 8 years		
NONE			NONE		
LAST 4 DIGITS OF SOCIAL SECURITY / TAX I.D. NUMBER			LAST 4 DIGITS OF SOCIAL SECURITY / TAX I.D. NUMBER		
0 8 2 3			5 4 4 5		
STREET ADDRESS OF DEBTOR			STREET ADDRESS OF JOINT DEBTOR		
28 W. BERKSHIRE AVE.			28 W. BERKSHIRE AVE.		
County of Residence, etc.	DU PAGE		County of Residence, etc.	DU PAGE	
MAILING ADDRESS OF DEBTOR			MAILING ADDRESS OF JOINT DEBTOR		
28 W. BERKSHIRE AVE.			28 W. BERKSHIRE AVE.		
LOCATION OF PRINCIPAL ASSETS OF BUSINESS DEBTOR (including zip code)					
N/A					
TYPE OF DEBTOR <input checked="" type="checkbox"/> INDIVIDUAL(S) <input type="checkbox"/> CORPORATION (LLC or LLP) <input type="checkbox"/> PARTNERSHIP <input type="checkbox"/> OTHER _____		NATURE OF BUSINESS <input type="checkbox"/> HEALTH CARE BUSINESS <input type="checkbox"/> SINGLE ASSET REAL ESTATE <input type="checkbox"/> RAILROAD <input type="checkbox"/> STOCKBROKER <input type="checkbox"/> COMMODITY BROKER <input type="checkbox"/> CLEARING BANK <input type="checkbox"/> OTHER _____		CHAPTER OR SECTION OF BANKRUPTCY CODE UNDER WHICH THE PETITION IS FILED <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Recognition of Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Recognition of Foreign Nonmain Proceeding	
				NATURE OF DEBTS <input checked="" type="checkbox"/> DEBTS ARE PRIMARILY CONSUMER DEBTS <input type="checkbox"/> DEBTS ARE PRIMARILY BUSINESS DEBTS	
FILING FEE (Check one box) <input checked="" type="checkbox"/> Full Filing fee attached <input type="checkbox"/> Filing fee to be paid in Installments <input type="checkbox"/> Filing fee waiver requested			CHAPTER 11 SMALL BUSINESS		
			<u>Check one Box</u> <input type="checkbox"/> Debtor is a small business as defined in 11 USC § 101 <input type="checkbox"/> Debtor is not a small business as defined in 11 USC § 101 <u>Check if:</u> <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts are less than \$2,190,000. _____ <u>Check all applicable boxes:</u> <input type="checkbox"/> A Plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited in accordance with 11USC§1126(b)		

STATISTICAL / ADMINISTRATIVE INFORMATION (Estimates only)	
<input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.	
ESTIMATED NUMBER OF CREDITORS 1-15 <input checked="" type="checkbox"/> 16-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1000-over <input type="checkbox"/>	
ESTIMATED ASSETS (in thousands of dollars) Under 50 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-499 <input checked="" type="checkbox"/> 500-999 <input type="checkbox"/> 1000-9999 <input type="checkbox"/> 1,000-99,000 <input type="checkbox"/> 100,000-over <input type="checkbox"/>	
ESTIMATED DEBTS (in thousands of dollars) Under 50 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-499 <input checked="" type="checkbox"/> 500-999 <input type="checkbox"/> 1000-9999 <input type="checkbox"/> 1,000-99,000 <input type="checkbox"/> 100,000-over <input type="checkbox"/>	

THIS SPACE FOR COURT USE ONLY

Voluntary Petition (This page must be completed and filed in every case.)		NAME OF DEBTOR(S):	MENARD, PAUL D. & MONA S.	
PRIOR BANKRUPTCY CASE FILED WITHIN THE LAST 8 YEARS (If more than one attach additional sheet.)				
Location where filed:		Case Number:		Date Filed:
N/A		N/A		N/A
PENDING BANKRUPTCY CASE FILED BY ANY SPOUSE, PARTNER, OR AFFILIATE OF THE DEBTOR				
Name of Debtor:		Case Number:		Date Filed:
N/A		N/A		N/A
District:		Relationship:		Judge:
N/A		N/A		N/A
<div style="text-align: center;">Exhibit A</div> <p>(To be completed if Debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)</p> <p><input type="checkbox"/> Exhibit A is attached and made part of this petition.</p>		<div style="text-align: center;">Exhibit B</div> <p>I, the Attorney for the Debtor(s) named in the foregoing petition, declare that I have informed the debtor(s) that (he, she or they) may proceed under Chapter 7, 11, 12 or 13 of Title 11, United States Code, and have explained the relief available under such chapter.</p> <p style="text-align: center;"> <u>/s/ John S. Biallas</u> <u>3/7/09</u> Signature of Attorney for Debtors Date </p>		
Exhibit C				
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health and safety?				
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition <input checked="" type="checkbox"/> No.				
Exhibit D				
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)				
<input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.				
<input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.				
Information Regarding the Debtor - Venue (Check any applicable box.)				
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.				
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.				
<input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.				
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)				
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)				
(Name of landlord that obtained judgment) _____				
(Address of landlord) _____				
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and				
<input type="checkbox"/> Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.				
<input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).				

Voluntary Petition

(This page must be completed and filed in every case.)

NAME OF
DEBTOR(S):**MENARD, PAUL D. & MONA S.****SIGNATURES****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ **PAUL D. MENARD**

Signature of Debtor

/s/ **MONA S. MENARD**

Signature of Joint Debtor

Telephone number (If not represented by attorney)

3 / 7 / 0 9

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X _____

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Date

Signature of Attorney

/s/ **John S. Biallas**

Signature of Attorney for Debtors

John S. Biallas

Printed Name of Attorney for Debtors

Firm Name

3N918 Sunrise Lane

Address

Saint Charles, Illinois 60174

630-513-7878

Telephone Number

3 / 7 / 0 9

Date

**Signature of Non-Attorney
Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)
(Required by 11 U.S.C. § 110.)

Address _____

X _____

Date _____

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

**Signature of Debtor
(Corporation / Partnership)**

/s/

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

3 / 7 / 0 9

Date

Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT

____ Northern _____ District of _____ Illinois _____

In re Menard, Paul D. & Mona S.
Debtor(s)

Case No. _____
(if known)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

Official Form 1, Exh. D (10/06) – Cont.

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.]* *[Summarize exigent circumstances here.]* _____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.]* *[Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: _____ /s/ Paul D. Menard

Date: _____ 3/7/09

Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT

____ Northern _____ District of _____ Illinois _____

In re Menard, Paul D & Mona S.
Debtor(s)

Case No. _____
(if known)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

Official Form 1, Exh. D (10/06) – Cont.

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.]* *[Summarize exigent circumstances here.]* _____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.]* *[Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: _____ /s/ Mona S. Menard

Date: _____ 3/7/09

THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

SUMMARY OF SCHEDULES						
NAME OF SCHEDULE		ATTACHED YES/NO	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A-Real property		YES	2	\$350,000.00		
B-Personal Property		YES	3	\$29,000.00		
C-Property Claimed as Exempt		YES	1			
D-Creditor Holding Secured Claims 						

☐ THE DEBTOR HAS NO REAL PROPERTY TO REPORT ON SCHEDULE A

SCHEDULE A - REAL PROPERTY				
DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	DEBTOR or SPOUSE or JOINT	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
28 W. BERKSHIRE LOMBARD, IL 60148 SINGLE FAMILY HOME	FEE SIMPLE	J	\$350,000.00	\$342,480.00
TOTAL MARKET VALUE OF DEBTOR'S REALTY			\$350,000.00	

SCHEDULE B - PERSONAL PROPERTY (PAGE 1)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		DEBTOR	-	\$100.00
2. Checking, savings or other financial accounts, or other deposits.		CHECKING 5TH/3D BANK 100.00 CHECKING HARRIS \$50.00 CHECKING HARRIS \$2,000.	-	\$2,150.00
3. Security deposits with public utilities, landlords and others.	×		-	\$0.00
4. Household goods and furnishings, including audio, video and computer equipment.		9 ROOMS OF FURNITURE AND OTHER MISC. HOUSEHOLD GOODS. 5 YEAR OLD COMPUTER AND PRINTER	-	\$1,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectables	×		-	\$0.00
6. Wearing apparel.		CLOTHING OF AN ADULT MALE AND FEMALE	-	\$0.00
7. Furs and jewelry		WEDDING RINGS AND MISC. COISTUME JEWELRY	-	\$250.00
8. Firearms and sports, photographic, and other hobby equipment.		CANON XSI CAMERA AND 12 GUAGE SHOTGUN	-	\$500.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	×		-	\$0.00
10. Annuities. Itemize and and name each issuer	×		-	\$0.00
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize		C0-DEBTOR 401K	-	\$6,000.00
SUBTOTAL OF MARKET VALUES SCHEDULE B PAGE 1				\$10,000.00

SCHEDULE B - PERSONAL PROPERTY (PAGE 2)				
TYPE OF PROPERTY	NON E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Stock, and interests in incorporated and unincorporated businesses. Itemize		16% OF THE COMMON STOCK IN NEW VISION TECH. (NO CASH VALUE)	-	\$ 0.00
13. Interests in partnerships or joint ventures. Itemize.	×		-	\$ 0.00
14. Government and corporate bonds	×		-	\$ 0.00
15. Accounts Receivable	×		-	\$ 0.00
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	×		-	\$ 0.00
17. Other liquidated debts owing debtor. Include Tax refunds. Give particulars.	×		-	\$ 0.00
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A.	×		-	\$ 0.00
19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	×		-	\$ 0.00
20. Other contingent and unliquidated claims of every nature, including tax refunds, counter-claims of the debtor, and rights to setoff claims.	×		-	\$ 0.00
21. Patents, copyrights and other intellectual property. Give particulars	×		-	\$ 0.00
22. Licenses, franchises, and other general intangibles. Give particulars	×		-	\$ 0.00
SUBTOTAL OF MARKET VALUES SCHEDULE B PAGE 2				\$ 0.00

SCHEDULE B - PERSONAL PROPERTY (PAGE 3)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
23. Automobile, trucks, trailers, and other vehicles		2006 FORD TAURUS 28K MILES \$9K 1989 CADILAC DE VILLE 160K MILES 2004 HARLEY ELECTROGLIDE \$9K 2000 FORD ECONOVAN 111K MILES \$1000.	-	\$19,000.00
24. Boats, motors, and accessories.	×		-	\$0.00
25. Aircraft and accessories	×		-	\$0.00
26. Office equipment, furnishings, and supplies	×		-	\$0.00
27. Machinery, fixtures, equipment, and supplies used in business.	×		-	\$0.00
28. Inventory.	×		-	\$0.00
29. Animals.	×		-	\$0.00
30. Crops - growing or harvested give particulars.	×		-	\$0.00
31. Farming equipment and implements.	×		-	\$0.00
32. Farm supplies, chemicals, and feed.	×		-	\$0.00
33. Other personal Property of any kind not already listed. Itemize.	×		-	\$0.00
SUBTOTAL OF MARKET VALUES SCHEDULE B PAGE 3				\$19,000.00
TOTAL MARKET VALUE OF DEBTOR'S PERSONAL PROPERTY				\$29,000.00

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

- ☐ 11 U.S.C. § 522 (B) (1) EXEMPTIONS ARE CLAIMED.
 (EXEMPTIONS UNDER FEDERAL BANKRUPTCY CODE)
- ☒ 11 U.S.C. § 522 (B) (2) EXEMPTIONS ARE CLAIMED.
 (EXEMPTIONS UNDER THE LAW OF THE STATE OF ILLINOIS Ch 765 § 12-1001 ET S

Type of Exemption ; Applicable Statute granting Exemption;	Exempt Amount	\$ MarketValue
--	---------------	----------------

Debtor:

<input checked="" type="checkbox"/>	Real Estate / Homestead; Ill. Code of Civil Pro. §12-901 ;	\$15,000	\$ 350,000.00
<input checked="" type="checkbox"/>	Necessary Clothing; Ill. Code of Civil Pro. §12-1001(a);	All	\$ 0.00
<input checked="" type="checkbox"/>	Personal Property; Ill. Code of Civil Pro. §12-1001(b);	\$4,000	\$ 4,000.00
<input checked="" type="checkbox"/>	One Motor Vehicle ; Ill. Code of Civil Pro. §12-1001(c);	\$2,400	\$ 9,000.00
<input type="checkbox"/>	Tools of the Trade ; Ill. Code of Civil Pro. §12-1001(d) ;	\$1,500	
<input type="checkbox"/>	Health aids ; Ill. Code of Civil Pro. §12-1001(e);	All	
<input type="checkbox"/>	Ins. Proceeds & Benefits; Ill. Code of Civil Pro. §12-1001(f);	All	
<input type="checkbox"/>	Government Benefits ; Ill. Code of Civil Pro. §12-1001(g);	All	
<input type="checkbox"/>	Tort claims / Recoveries; Ill. Code of Civil Pro. §12-1001(h);	\$15,000	
<input type="checkbox"/>	Retirement ; Ill. Code of Civil Pro. §12-1006(a)-(c);	All	
<input type="checkbox"/>	Workman's Comp. Claims; Ill. Code of Civil Pro. §12-1001(h) ;	All	
<input checked="" type="checkbox"/>	TENANCY BY THE ENTIRETIES EXEMPTION ON HOME	All	\$ 350,000.00

Co-Debtor:

<input checked="" type="checkbox"/>	Real Estate / Homestead; Ill. Code of Civil Pro. §12-901;	\$15,000	\$ 350,000.00
<input checked="" type="checkbox"/>	Necessary Clothing; Ill. Code of Civil Pro. §12-1001(a) ;	All	\$ 0.00
<input checked="" type="checkbox"/>	Personal Property; Ill. Code of Civil Pro. §12-1001(b) ;	\$4,000	\$ 4,000.00
<input checked="" type="checkbox"/>	One Motor Vehicle ; Ill. Code of Civil Pro. §12-1001(c);	\$2,400	\$ 9,000.00
<input type="checkbox"/>	Tools of the Trade ; Ill. Code of Civil Pro. §12-1001(d) ;	\$1,500	
<input type="checkbox"/>	Health Aids ; Ill. Code of Civil Pro. §12-1001(e);	All	
<input type="checkbox"/>	Ins. Proceeds & Benefits ; Ill. Code of Civil Pro. §12-1001(f);	All	
<input type="checkbox"/>	Government Benefits ; Ill. Code of Civil Pro. §12-1001(g) ;	All	
<input type="checkbox"/>	Tort claim / Recoveries ; Ill. Code of Civil Pro. §12-1001(h);	\$15,000	
<input checked="" type="checkbox"/>	Retirement; Ill. Code of Civil Pro. §12-1006(a)-(c) ;	All	\$ 6,000.00
<input type="checkbox"/>	Workman's Comp. Claims; Ill. Code of Civil Pro. §12-1001(h) ;	All	
<input checked="" type="checkbox"/>	TENANCY BY THE ENTIRETIES EXEMPTION ON HOME	All	\$ 350,000.00

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS						
CREDITOR'S ACCT. #, NAME AND MAILING ADDRESS	CODEBTOR; DATE CLAIM INCURRED; DESCRIPTION: NATURE OF LIEN & OTHER DATA				AMOUNT OF CLAIM	
					UNSECURED PORTION	
First Franklin PO BOX 1838 Pittsburg, PA 15250	Codebtor ?	NO	Date claim Incurred	2001	\$274,115	
	Husband,Wife,Joint or Community ?	J	Description of Property	RESIDENCEOF DEBTORS		
	Contingent, Disputed or Unliquidated ?		Mkt. Value	\$350,000		
First Franklin PO BOX 1838 Pittsburg, PA 15250	Codebtor ?	NO	Date claim Incurred	2003	\$68,367	
	Husband,Wife,Joint or Community ?	J	Description of Property	RESIDENCE OF DEBTORS		
	Contingent, Disputed or Unliquidated ?		Mkt. Value	\$350,000		
Ms. K. Tupper 402Waterway Dr iowa City, IA 52240	Codebtor ?	NO	Date claim Incurred	2009	\$3,000	
	Husband,Wife,Joint or Community ?	D	Description of Property	HARLEY DAVIDSON ELECTROGLIDE		
	Contingent, Disputed or Unliquidated ?		Mkt. Value	\$9,000		
Ford Motor Credit PO BOX 79093 St. Louis, Mo 63179	Codebtor ?	NO	Date claim Incurred	2005	\$8,000	
	Husband,Wife,Joint or Community ?		Description of Property	FORD TAURUS		
	Contingent, Disputed or Unliquidated ?		Mkt. Value	\$9,000		
	Codebtor ?	No	Date claim Incurred			
	Husband,Wife,Joint or Community ?		Description of Property			
	Contingent, Disputed or Unliquidated ?		Mkt. Value			
	Codebtor ?	No	Date claim Incurred			
	Husband,Wife,Joint or Community ?		Description of Property			
	Contingent, Disputed or Unliquidated ?		Mkt. Value			
	Codebtor ?	No	Date claim Incurred			
	Husband,Wife,Joint or Community ?		Description of Property			
	Contingent, Disputed or Unliquidated ?		Mkt. Value			
	Codebtor ?	No	Date claim Incurred			
	Husband,Wife,Joint or Community ?		Description of Property			
	Contingent, Disputed or Unliquidated ?		Mkt. Value			

☐ THE DEBTOR HAS NO CREDITORS HOLDING
SECURED CLAIMS TO REPORT ON SCHEDULE D

Total D >

\$353,482.00

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS



THE DEBTOR HAS NO CREDITORS HOLDING UNSECURED PRIORITY CLAIMS TO REPORT ON SCHEDULE E

TYPES OF PRIORITY CLAIMS LISTED BELOW, IF

☐

EXTENSIONS OF CREDIT IN AN INVOLUNTARY CASE.

☐

WAGES, SALARIES AND COMMISSIONS

☐

CONTRIBUTIONS TO EMPLOYEE BENEFIT PLANS

☐

CERTAIN FARMERS AND FISHERMEN

☐

DEPOSITS BY INDIVIDUALS

☐

ALIMONY, MAINTENANCE OR SUPPORT

☐

TAXES AND CERTAIN OTHER DEBTS OWED TO GOVERNMENTAL UNITS

☐

COMMITMENTS TO MAINTAIN THE CAPITAL OF AN INSURED DEPOSITORY INSTITUTION

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	DATE CLAIM INCURRED & CONSIDERATION			TYPE OF PRIORITY		TOTAL AMOUNT OF CLAIM
	CODEBTOR ? AND OTHER DATA			AMOUNT ENTITLED TO PRIORITY		
	Date Incurred and Consideration			Type of Priority		
	Codebtor ?	NO	Contingent, Disputed or Unliquidated ?			
	Husband,Wife,Joint or Community ?					
	Date Incurred and Consideration			Type of Priority		
	Codebtor ?	NO	Contingent, Disputed or Unliquidated ?			
	Husband,Wife,Joint or Community ?					
	Date Incurred and Consideration			Type of Priority		
	Codebtor ?	NO	Contingent, Disputed or Unliquidated ?			
	Husband,Wife,Joint or Community ?					
	Date Incurred and Consideration			Type of Priority		
	Codebtor ?	NO	Contingent, Disputed or Unliquidated ?			
	Husband,Wife,Joint or Community ?					
	Date Incurred and Consideration			Type of Priority		
	Codebtor ?	NO	Contingent, Disputed or Unliquidated ?			
	Husband,Wife,Joint or Community ?					
Total E >					\$0.00	



THE DEBTOR HAS NO CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS TO REPORT ON SCHEDULE F

SCHEDULE F - CREDITORS WITH UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS AND ACCOUNT #		DATE OF CLAIM, CONSIDERATION AND OTHER DATA		TOTAL AMOUNT OF CLAIM
Elmhurst Mem. Healthcare 75 Remittance Dr. #6383 Chicago, Il 60675	DATE ?	2008	OTHER DATA	\$1,300.00
	CONSIDERATION		-	
	MEDICAL / DENTAL BILL			
Elmhurst Emergency Med 1165 Payshpere Circle Chicago, Il 60674	DATE ?	2008	OTHER DATA	\$501.00
	CONSIDERATION		-	
	MEDICAL / DENTAL BILL			
Elmhurst Radiologists PO BOX 1033 Bedford Park, Il 60499	DATE ?	2008	OTHER DATA	\$108.00
	CONSIDERATION		-	
	MEDICAL / DENTAL BILL			
Metro Paramedics-Elmhurst PO Box 1408 Elmhurst, Il 60126	DATE ?	2008	OTHER DATA	\$150.00
	CONSIDERATION		-	
	MEDICAL / DENTAL BILL			
Elmhurst Mem. Healthcare 75 Remittance Dr.# 6385 Chicago, Il 60675	DATE ?	2008	OTHER DATA	\$770.00
	CONSIDERATION		-	
	MEDICAL / DENTAL BILL			
Associated Pathology-Elmhurst PO BOX 3680 Peoria, Il 61612	DATE ?	2008	OTHER DATA	\$500.00
	CONSIDERATION		-	
	MEDICAL / DENTAL BILL			
Raymond Janevicius MD 360 W. Butterfield Rd # 230 Elmhurst, Il 60126	DATE ?	2008	OTHER DATA	\$1,977.00
	CONSIDERATION		-	
	MEDICAL / DENTAL BILL			
Dupage Valley Anesthesiologists 185 Penny Dr. East Dundee, Il 60118	DATE ?	2008	OTHER DATA	\$57.00
	CONSIDERATION		-	
	MEDICAL / DENTAL BILL			
Surgical Center 1593 Paysphere Circle Chicago, Il 60674	DATE ?		OTHER DATA	\$350.00
	CONSIDERATION		-	
	MEDICAL / DENTAL BILL			
DuPage Medical Corp. 1860 Paysphere Circle chicago, Il 60674	DATE ?		OTHER DATA	\$2,117.91
	CONSIDERATION		-	
	MEDICAL / DENTAL BILL			
		Subtotal Sch. F Page 1		\$7,830.91

SCHEDULE F - CREDITORS WITH UNSECURED NONPRIORITY CLAIMS

<i>CREDITOR'S NAME, MAILING ADDRESS AND ACCOUNT #</i>	<i>DATE OF CLAIM, CONSIDERATION AND OTHER DATA</i>	<i>TOTAL AMOUNT OF CLAIM</i>
Discover Card PO BOX 15251 Wilmington, DE 19886	<i>DATE ?</i> 2008	\$8,696.00
	<i>CONSIDERATION</i>	
	CREDIT CARD DEBT	
Discover Card c/o Weltman Weinberg & Reis 180 N. LaSalle St., Ste 2400 Chicago, IL 60601	<i>DATE ?</i> 2008	\$0.00
	<i>CONSIDERATION</i>	
	CREDIT CARD DEBT	
Capital One Bank c/o Blitt & Gaines, PC 661 Glenn Ave. Wheeling, IL 60090	<i>DATE ?</i> 2009	\$0.00
	<i>CONSIDERATION</i>	
	CREDIT CARD DEBT	
American Express Centurian Bank c/o Blitt & Gaines, PC 661 Glenn Ave. Wheeling, IL 60090	<i>DATE ?</i> 2009	\$0.00
	<i>CONSIDERATION</i>	
	CREDIT CARD DEBT	
WAMU Card Services PO BOX 660487 Dallas, TX 75266	<i>DATE ?</i> 2009	\$1,685.00
	<i>CONSIDERATION</i>	
	CREDIT CARD DEBT	
Home Depot Credit PO BOX 689100 Des Moines, IA 50368	<i>DATE ?</i> 07-09	\$4,847.00
	<i>CONSIDERATION</i>	
	CREDIT CARD DEBT	
US BANK PO BOX 790084 St.Louis, MO 63179	<i>DATE ?</i>	\$8,717.00
	<i>CONSIDERATION</i>	
	CREDIT CARD DEBT	
Citibank PO BOX 688901 DESMOINES, IA 19886-5155	<i>DATE ?</i>	\$10,509.00
	<i>CONSIDERATION</i>	
	CREDIT CARD DEBT	
Bank of America PO BOX 15726 WILMINGTON, DE 19886	<i>DATE ?</i>	\$5,099.00
	<i>CONSIDERATION</i>	
	CREDIT CARD DEBT	
Chase PO BOX 15153 DESMOINES, IA 50368	<i>DATE ?</i>	\$6,786.00
	<i>CONSIDERATION</i>	
Subtotal Sch. F Page 2		\$46,339.00

ADDITIONAL SCHEDULE F - CREDITORS WITH UNSECURED NONPRIORITY CLAIMS

<i>CREDITOR'S NAME, MAILING ADDRESS AND ACCOUNT #</i>	<i>DATE OF CLAIM, CONSIDERATION AND OTHER DATA</i>	<i>TOTAL AMOUNT OF CLAIM</i>
Citibank PO BOX 688901 DESMOINES, IA 19886-5155	<i>DATE ?</i> 2008	\$4,847.00
	<i>CONSIDERATION</i>	
	CREDIT CARD DEBT	
American Express PO BOX 0001 LOSANGELES, CA 900096	<i>DATE ?</i> 2008	\$12,071.00
	<i>CONSIDERATION</i>	
	CREDIT CARD DEBT	
Capital One PO BOX 60024 CITY OF INDUSTRY, CA 91716	<i>DATE ?</i> 2008	
	<i>CONSIDERATION</i>	
	CREDIT CARD DEBT	
American Chartered Bank 1199 E. Higgins Rd. Schaumburg, IL 60173	<i>DATE ?</i> 2008	\$150,000.00
	<i>CONSIDERATION</i>	
	BUSINESS LINE OF CREDIT LOAN NEW VISION	
American Chartered Bank 1199 E. Higgins Rd. Schaumburg, IL 60173	<i>DATE ?</i> 2009	\$38,000.00
	<i>CONSIDERATION</i>	
	BUSINESS LOAN, NEW VISION	
American Chartered Bank 1199 E. Higgins Rd. Schaumburg, IL 60173	<i>DATE ?</i> 2009	\$20,000.00
	<i>CONSIDERATION</i>	
	BUSINESS LINE OF CREDIT UNION, NEW VISION	
GMAC Leasing PO BOX 9001952 LOUISVILLE, KY 40290	<i>DATE ?</i> 2009	\$10,000.00
	<i>CONSIDERATION</i>	
	BALANCE OF LEASE ON NEW VISION HUMMER, GUARANTOR	
Harris Bank 10 S. Villa ave Villa Park, IL 60181	<i>DATE ?</i>	\$2,000.00
	<i>CONSIDERATION</i>	
	OVERDRAFT CREDIT	
	<i>DATE ?</i>	
	<i>CONSIDERATION</i>	
	<i>DATE ?</i>	
	<i>CONSIDERATION</i>	
Subtotal Sch. F Page 3		\$236,918.00

ADDITIONAL SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES		
<i>NAME & ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT</i>	<i>DESCRIPTION OF CONTRACT OR LEASE & THE NATURE OF DEBTOR'S INTEREST</i>	<i>RESIDENTIAL REAL PROPERTY ?</i>
GMAC LEASING PO BOX 9001952 LOUISVILLE, KY 40290	LEASE ON MOTOR VEHICLE: HUMMER USED BY NEW VISION TECHNOLOGIES, INC. 1520 JARVIS, ELK GROVE VILLAGE, IL	NO

☐

THE DEBTOR HAS NO EXECUTORY CONTRACTS OR UNEXPIRED LEASES TO REPORT ON SCHEDULE G

ADDITIONAL SCHEDULE H - CODEBTORS	
<i>NAME AND ADDRESS OF CODEBTOR</i>	<i>NAME AND ADDRESS OF CREDITOR</i>
NEW VISION TECHNOLOGIES, INC. 1520 JARVIS, ELK GROVE VILLAGE, IL	AMERICAN CHARTERED BANK 1199 E. HIGGINS RD. SCHAUMBURG, IL 60173
NEW VISION TECHNOLOGIES, INC. 1520 JARVIS, ELK GROVE VILLAGE, IL	GMAC LEASING PO BOX 9001952 LOUISVILLE, KY 40290

☐

THE DEBTOR HAS NO CODEBTORS TO REPORT ON SCHEDULE H

SCHEDULES I & J - CURRENT INCOME AND EXPENSES OF INDIVIDUAL DEBTOR(S)

DEBTOR(S) MARITAL STATUS			MARRIED		
DEBTOR'S DEPENDANT'S NAMES; AGES & RELATIONSHIPS					
TWO CHILDRESN					
DEBTOR'S OCCUPATION	NAME AND ADDRESS OF DEBTOR'S EMPLOYER	YEARS EMPLOYED	SPOUSE'S OCCUPATION	NAME AND ADDRESS OF SPOUSE'S EMPLOYER	YEARS EMPLOYED
SALES	NEW VISION TECH 1520 JARVIS, ELK GROVE VILLAGE, IL	8	OFFICE MANAGER	DR. JAMES CARNEY, DDS LOMBARD, IL	

Income:

	DEBTOR:	CO-DEBTOR:
Monthly gross wages, salary, and commissions	\$5,166.00	\$1,350.00
Estimated monthly overtime	\$0.00	\$0.00
SUBTOTAL	\$5,166.00	\$1,350.00
<LESS PAYROLL DEDUCTIONS>		
a. Payroll taxes and social security	\$416.00	\$540.00
b. Insurance	\$0.00	\$0.00
c. Union Dues	\$0.00	\$0.00
d. Other	\$0.00	\$0.00
SUBTOTAL OF PAYROLL DEDUCTIONS	\$416.00	\$540.00
TOTAL NET MONTHLY TAKE HOME PAY	\$4,750.00	\$810.00
Regular income from operation of business, or profession, or farm	\$0.00	\$0.00
Income from real property	\$0.00	\$0.00
Interest and dividends	\$0.00	\$0.00
Maintenance or support for a dependent (listed above)	\$0.00	\$0.00
Social security or other government assistance (Specify)	\$0.00	\$0.00
Pension or retirement income	\$0.00	\$0.00
Other monthly income:		
(Specify)	\$0.00	\$0.00
SUBTOTAL OF MONTHLY NON-WAGE INCOME	\$0.00	\$0.00
AVERAGE MONTHLY INCOME, WAGE PLUS NON-WAGE	\$4,750.00	\$810.00
COMBINED AVERAGE MONTHLY INCOME	\$5,560.00	

Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

NONE

STATEMENT OF MONTHLY NET INCOME

AVERAGE MONTHLY INCOME

LESS

AVERAGE MONTHLY EXPENSES

\$ 170.25

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Expenses:

Rent, or home mortgage payment. (including lot rental for mobile home)	\$2,728.00
<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO Real Estate taxes included ?	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO Property insurance included ?
Utilities: Electricity and heating fuel	\$3.75
Water and sewer	\$90.00
Telephone	\$180.00
Other: cell phone	\$150.00
Home maintenance (repairs and upkeep.)	\$200.00
Food	\$800.00
Clothing	\$100.00
laundry and dry cleaning	\$100.00
Medical and dental expenses	\$200.00
Recreation, entertainment, newspapers, etc	\$250.00
INSURANCE (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	\$0.00
life	\$75.00
Health	\$0.00
Auto	\$135.00
Other: church donation	\$50.00
TAXES (not deducted from wages or included in home mortgage payments)	
(Specify):	\$0.00
INSTALLMENT PAYMENTS	
Auto	\$328.00
Other:	\$0.00
Maintainence etc. paid to others	\$0.00
Support for dependents not living at home	\$0.00
Regular expenses from operation of business	\$0.00
Other	\$0.00
AVERAGE MONTHLY EXPENSES	\$5,389.75

Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

NONE

United States Bankruptcy Court

Form 7. STATEMENT OF FINANCIAL AFFAIRS

NONE

☐

1. INCOME FROM EMPLOYMENT OR OPERATION OF A BUSINESS.

STATE THE GROSS AMOUNT OF INCOME THE DEBTOR HAS RECEIVED FROM EMPLOYMENT, TRADE, OR PROFESSION, OR FROM OPERATION OF THE DEBTOR'S BUSINESS FROM THE BEGINNING OF THIS CALENDAR YEAR TO THE DATE THIS CASE WAS COMMENCED. STATE ALSO THE GROSS AMOUNTS RECEIVED DURING THE TWO YEARS IMMEDIATELY PRECEDING THIS CALENDAR YEAR. IF A JOINT PETITION IS FILED STATE THE INCOME FOR EACH SPOUSE SEPERATELY.

DEBTOR GROSS EARNED INCOME
THIS CALENDER YEAR

\$ 8199.6

SPOUSE GROSS EARNED INCOME
THIS CALENDER YEAR

\$ 3718

LAST YEAR

\$ 55162

SPOUSE LAST YEAR

\$ 28521

YEAR BEFORE LAST

\$ 78513

SPOUSE YEAR BEFORE LAST

\$ 29035

NONE

☐

2. INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS

STATE THE AMOUNT OF INCOME RECEIVED BY THE DEBTOR OTHER THAN FROM EMPLOYMENT, TRADE, PROFESSION, OR OPERATION OF THE DEBTOR'S BUSINESS DURING THE TWO YEARS IMMEDIATELY PRECEDING THE COMMENCEMENT OF THIS CASE. GIVE PARTICULARS. IF A JOINT PETITION IS FILED, STATE INCOME FOR EACH SPOUSE SEPERATELY.

DEBTOR OTHER INCOME
THIS CALENDER YEAR

\$ 0

SPOUSE OTHER INCOME
THIS CALENDER YEAR

\$ 0

LAST YEAR

\$ 0

SPOUSE LAST YEAR

\$ 0

YEAR BEFORE LAST

\$ 0

SPOUSE YEAR BEFORE LAST

\$ 0

NONE

☒

3. PAYMENTS TO CREDITORS.

A. CONSUMER DEBTORS LIST ALL PAYMENTS ON LOANS, INSTALLMENT PURCHASES OF GOODS AND SERVICES, AND OTHER DEBTORS, AGGREGATING MORE THAN \$600 TO ANY CREDITOR, MADE WITHIN 90 DAYS IMMEDIATELY PRECEDING THE COMMENCEMENT OF THIS CASE.

NAME AND ADDRESS OF CREDITOR PAID

DATE

PAYMENT

\$ OWED

NONE

☒

3. PAYMENTS TO CREDITORS.

B. NON-CONSUMER DEBTORS LIST ALL PAYMENTS ON LOANS, INSTALLMENT PURCHASES OF GOODS AND SERVICES, AND OTHER DEBTORS, AGGREGATING MORE THAN \$5,475. TO ANY CREDITOR, MADE WITHIN 90 DAYS IMMEDIATELY PRECEDING THE COMMENCEMENT OF THIS CASE.

NAME AND ADDRESS OF CREDITOR PAID

DATE

PAYMENT

\$ OWED

NONE

☒

C. LIST ALL PAYMENTS MADE WITHIN ONE YEAR IMMEDIATELY PRECEDING THE COMMENCEMENT OF THIS CASE TO OR FOR THE BENEFIT OF CREDITORS WHO ARE OR WERE INSIDERS.

NAME AND ADDRESS OF CREDITOR

RELATION

DATE

PAYMENT

\$ OWED

NONE

☐

4. SUITS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS.

A. LIST ALL SUITS TO WHICH THE DEBTOR IS OR WAS A PARTY WITHIN ONE YEAR IMMEDIATELY PRECEDING THE FILING OF THIS BANKRUPTCY CASE

CAPTION OF SUIT AND CASE #

NATURE

COURT

STATUS

DISCOVER CARD V. MONA MENARD

COLLECTION

ILLINOIS CIR. CT.

PLEADINGS

AMEX V. MENARD

COLLECTION

ILLINOIS CIR. CT.

PLEADINGS

CAPITAL ONE V. MENARD

COLLECTION

ILLINOIS CIR. CT.

PLEADINGS

NONE

☒

B. DESCRIBE ALL PROPERTY THAT HAS BEEN ATTACHED, GARNISHED OR SEIZED UNDER ANY LEGAL OR EQUITABLE PROCESS WITHIN ONE YEAR IMMEDIATELY PRECEDING THE COMMENCEMENT OF THIS CASE.

NAME AND ADDRESS OF SEIZING PERSON

DATE

DESCRIPTION & VALUE

NONE

☒

5. REPOSSESSIONS, FORECLOSURES AND RETURNS.

LIST ALL PROPERTY THAT HAS BEEN REPOSSESSED BY A CREDITOR, SOLD AT A FORECLOSURE SALE, TRANSFERRED THROUGH A DEED IN LIEU OF FORECLOSURE OR RETURNED TO THE SELLER WITHIN ONE YEAR IMMEDIATELY PRECEDING THE COMMENCEMENT OF THIS CASE.

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE

DESCRIPTION / VALUE

NONE

☒

6. ASSIGNMENTS AND RECEIVERSHIPS

A. DESCRIBE ANY ASSIGNMENT OF PROPERTY FOR THE BENEFIT OF CREDITORS MADE WITHIN 120 DAYS IMMEDIATELY PRECEDING THE COMMENCEMENT OF THIS CASE.

NAME AND ADDRESS OF ASSIGNEE

DATE

TERMS OF ASSIGNMENT ETC.

NONE
X

B. LIST ALL THE PROPERTY WHICH HAS BEEN IN THE HANDS OF A CUSTODIAN, RECEIVER OR COURT APPOINTED OFFICIAL WITHIN 1 YEAR IMMEDIATELY PRECEDING THE COMMENCEMENT OF THIS CASE.

NAME AND ADDRESS OF CUSTODIAN COURT & CASE # DATE DESCRIPTION / VALUE

NONE
X

7. GIFTS
LIST ALL THE GIFTS OR CHARITABLE CONTRIBUTIONS MADE WITHIN ONE YEAR IMMEDIATELY PRECEDING THE COMMENCEMENT OF THIS CASE EXCEPT ORDINARY AND USUAL GIFTS TO FAMILY MEMBERS AGGREGATING LESS THAN \$200 IN VALUE PER INDIVIDUAL FAMILY MEMBER AND CHARITABLE CONTRIBUTIONS AGGREGATING LESS THAN \$100 PER RECIPIENT.

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATION TO DEBTOR DATE DESCRIPTION / VALUE

NONE
X

8. LOSSES
LIST ALL LOSSES FROM FIRE, THEFT, OTHER CASUALTY OR GAMBLING WITHIN ONE YEAR IMMEDIATELY PRECEDING THE COMMENCEMENT OF THIS CASE.

DESCRIPTION / VALUE DESCRIPTION OF CIRCUMSTANCES DATE INSURED?

NONE
X

9. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY.
LIST ALL PAYMENTS MADE OR PROPERTY TRANSFERRED BY OR ON BEHALF OF THE DEBTOR TO ANY PERSONS, INCLUDING ATTORNEYS, FOR CONSULTATION CONCERNING DEBT CONSOLIDATION, RELIEF UNDER THE BANKRUPTCY LAW OR PREPARATION OF A PETITION IN BANKRUPTCY WITHIN ONE YEAR IMMEDIATELY PRECEDING THE COMMENCEMENT OF THIS CASE.

NAME AND ADDRESS OF PAYEE PAYOR DATE CONSIDERATION

JOHN S. BIALLAS, ATTORNEY AT LAW
3N918 SUNRISE LANE
SAINT CHARLES, IL 60174

DEBTOR 3/7/09 \$2500.

NONE
X

10. OTHER TRANSFERS
LIST ALL OTHER PROPERTY, OTHER THAN PROPERTY TRANSFERRED IN THE ORDINARY COURSE OF BUSINESS OR FINANCIAL AFFAIRS OF THE DEBTOR, TRANSFERRED EITHER ABSOLUTELY OR AS SECURITY WITHIN ONE YEAR IMMEDIATELY PRECEDING THE COMMENCEMENT OF THIS CASE.

NAME AND ADDRESS OF TRANSFEREE RELATION DATE PROPERTY / VALUE

NONE
X

11. CLOSED FINANCIAL ACCOUNTS
LIST ALL FINANCIAL ACCOUNTS AND INSTRUMENTS HELD IN THE NAME OF THE DEBTOR FOR THE BENEFIT OF THE DEBTOR WHICH WERE CLOSED, SOLD, OR OTHERWISE TRANSFERRED WITHIN 1 YEAR IMMEDIATELY PRECEDING THE COMMENCEMENT OF THIS CASE. INCLUDE CHECKING, SAVINGS, OR OTHER FINANCIAL ACCOUNTS, CERTIFICATES OF DEPOSIT, OR OTHER INSTRUMENTS; SHARES AND SHARE ACCOUNTS HELD IN BANKS, CREDIT UNIONS, PENSION FUNDS, COOPERATIVES, ASSOCIATIONS, BROKERAGE HOUSES AND OTHER FINANCIAL INSTITUTIONS.

NAME AND ADDRESS OF INSTITUTION TYPE ACCOUNT # \$ AMOUNT DATE

NONE

☒

12. SAFE DEPOSIT BOXES
LIST EACH SAFE DEPOSIT BOX OR DEPOSITORY IN WHICH THE DEBTOR HAS OR HAD SECURITIES, CASH, OR OTHER VALUABLES WITHIN ONE YEAR IMMEDIATELY PRECEDING THE COMMENCEMENT OF THIS CASE.

NAME AND ADDRESS OF BANK, ETC.	NAME & ADDRESS OF ACCESSOR	CONTENTS, IF ANY	DATE
--------------------------------	----------------------------	------------------	------

NONE

☒

13. SETOFFS
LIST ALL SETOFFS MADE BY ANY CREDITOR, INCLUDING A BANK, AGAINST A DEBT OR DEPOSIT OF THE DEBTOR WITHIN 90 DAYS PRECEDING THE COMMENCEMENT OF THIS CASE.

NAME AND ADDRESS OF CREDITOR SETTING OFF DEBT	DATE	\$ AMOUNT
---	------	-----------

NONE

☒

14. PROPERTY HELD FOR ANOTHER PERSON.
LIST ALL PROPERTY OWNED BY ANOTHER PERSON THAT THE DEBTOR HOLDS OR CONTROLS.

NAME AND ADDRESS OF OWNER	DESCRIPTION	VALUE	LOCATION
---------------------------	-------------	-------	----------

NONE

☒

15. PRIOR ADDRESS OF DEBTOR.
IF THE DEBTOR HAS MOVED WITHIN THE LAST TWO YEARS IMMEDIATELY PRECEDING THE COMMENCEMENT OF THIS CASE, LIST ALL PREMISES WHICH THE DEBTOR OCCUPIED DURING THAT PERIOD AND VACATED PRIOR TO THE COMMENCEMENT OF THIS CASE. IF A JOINT PETITION IS FILED, REPORT ALSO ANY SEPERATE ADDRESS OF EITHER SPOUSE.

PRIOR ADDRESSES OF DEBTOR(S)	OTHER NAMES USED BY DEBTOR(S)	FROM	TO
------------------------------	-------------------------------	------	----

NONE

☒

16. SPOUSES AND FORMER SPOUSES.
IF THE DEBTOR RESIDES OR RESIDED IN A COMMUNITY PROPERTY STATE, COMMONWEALTH, OR TERRITORY (INCLUDING ALASKA, ARIZONA, CALIFORNIA, IDAHO, LOUISIANA, NEVADA, NEW MEXICO, PUERTO RICO, TEXAS, WASHINGTON, OR WISCONSIN) WITHIN THE SIX-YEAR PERIOD IMMEDIATELY PRECEDING THE COMMENCEMENT OF THE CASE, IDENTIFY THE NAME OF THE DEBTOR'S SPOUSE AND OF ANY FORMER SPOUSE WHO RESIDES OR RESIDED WITH THE DEBTOR IN THE COMMUNITY PROPERTY STATE.

Name

17. ENVIRONMENTAL INFORMATION.

FOR THE PURPOSE OF THIS QUESTION, THE FOLLOWING DEFINITIONS APPLY:

"ENVIRONMENTAL LAW" MEANS ANY FEDERAL, STATE, OR LOCAL STATUTE OR REGULATION REGULATING POLLUTION, CONTAMINATION, RELEASES OF HAZARDOUS OR TOXIC SUBSTANCES, WASTES OR MATERIAL INTO THE AIR, LAND, SOIL, SURFACE WATER, GROUNDWATER, OR OTHER MEDIUM, INCLUDING, BUT NOT LIMITED TO STATUTES OR REGULATIONS REGULATING THE CLEANUP OF THOSE SUBSTANCES, WASTES, OR MATERIL.

"SITE" MEANS ANY LOCATION, FACILITY, OR PROPERTY AS DEFINED UNDER ANY ENVIRONMENTAL LAW, WHETHER OR NOT PRESENTLY OR FORMERLY OWNED OR OPERATED BY THE DEBTOR, INCLUDING, BUT NOT LIMITED TO DISPOSAL SITES.

"HAZARDOUS MATERIAL" MEANS ANYTHING DEFINED AS A HAZARDOUS WASTE, HAZARDOUS SUBSTANCE, TOXIC SUBSTANCE, HAZARDOUS MATERIAL, POLUTANT, OR CONTAMINANT, OR SIMILAR TERM UNDER AN ENVIRONMENTAL LAW.

NONE

☒

a. List the name and address of every site for which the debtor has received notice in writing by a government al unit that it may be liable or potentially liable under or in violation of an environmental law. Indicate the governmental unit, the date of the notice, and if known, the environmental law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF
NOTICE

ENVIRONMENTAL
LAW

NONE

☒

b. List the name and address of every site for which the debtor has provided notice to a government al unit of a release of hazardous Material. Indicate the governmental unit, the date of the notice, and if known, the environmental law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF NOTICE

NONE

☒

c. List all judicial or administrative proceedings, inclding settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

VENUE AND DOCKET NUMBER

STATUS OR DISPOSITION

NONE

☐

18. NATURE, LOCATION AND NAME OF BUSINESS

A.. IF THE DEBTOR IS AN INDIVIDUAL, LIST THE NAMES AND ADDRESSES, TAXPAYER IDENTIFICATION NUMBERS, NATURE OF THE BUSINESSES AND BEGINNING AND ENDING DATES OF ALL BUSINESSES IN WHICH THE DEBTOR WAS AN OFFICER, DIRECTOR, PARTNER, OR MANAGING EXECUTIVE OF A CORPORATION, PARTNERSHIP, SOLE PROPRIETORSHIP, OR WAS A SELF-EMPLOYED PROFESSIONAL WITHIN SIX (6) YEARS IMMEDIATELY PRECEDING THE COMMENCEMENT OF THIS CASE, OR IN WHICH THE DEBTOR OWNED 5 % OR MORE OF THE VOTING OR EQUITY SECURITIES WITHIN THE SIX (6) YEARS IMMEDIATELY PRECEDING THE COMMENCEMENT OF THIS CASE.

B. IF THE DEBTOR IS A PARTNERSHIP, LIST THE NAMES AND ADDRESSES OF ALL BUSINESSES IN WHICH THE DEBTOR WAS A PARTNER OR OWNED 5 % OR MORE OF THE VOTING SECURITIES, WITHIN THE SIX (6) YEARS IMMEDIATELY PRECEDING THE COMMENCEMENT OF THIS CASE..

C. IF THE DEBTOR IS A CORPORATION, LIST THE NAMES AND ADDRESSES OF ALL BUSINESSES IN WHICH THE DEBTOR WAS A PARTNER OR OWNED 5 % OR MORE OF THE VOTING SECURITIES WITHIN THE SIX (6) YEARS IMMEDIATELY PRECEDING THE COMMENCEMENT OF THIS CASE.

NAME & ADDRESS

LAST 4 DIGITS OF
TAXPAYER
ID NUMBER (EIN)

NATURE OF
BUSINESS

BEGINNING AND
ENDING DATES

NEW VISION TECH.
1520 JARVIS, ELK GROVE VILLAGE, IL

XX-XXXX2721

ELECTRICAL CONTRACTOR

2001-2009

THE

☒

b. IDENTIFY ANY BUSINESS LISTED IN RESPONSE TO SUBDIVISION A. ABOVE, THAT IS "SINGLE ASSET REAL ESTATE" AS DEFINED IN 11U.S.C. §101.

<u>NAME</u>	<u>ADDRESS</u>
-------------	----------------

THE FOLLOWING QUESTIONSARE TO BE COMPLETED BY EVERY DEBTOR TAHT IS A CORPORATION AND BY ANY INDIVIDUAL DEBTOR WHO IS OR HAS BEEN, WITHIN SIX (6) YEARS IMMEDIATELY PRECEEDING THE COMMENCEMENT OF THIS CASE, ANY OF THE FOLLOWING: AN OFFICER, DIRECTOR, MANAGING EXECUTIVE, OR OWNER OF MORE THAN FIVE PERCENT OF THE VOTING OR EQUITY SECURITIES OF A CORPORATION; A PARTNER, OTHER THAN A LIMITED PARTNER, OF A PARTNERSHIP; A SOLE PROPRIETOR OR OTHERWISE SELF EMPLOYED.

(AN INDIVIDUAL OR JOINT DEBTOR shoould complete this portion of the statement only ofthe debtor is, or has been in business, as defined above, withiin the six years immediately preceeding the commencement of this case. A debtor who has not been in business within thise six years should go directly to the signature page.)

NONE

☒

19. BOOKS, RECORDS AND FINANCIAL STATEMENTS

a. LIST ALL BOOKKEEPERS AND ACCOUNTANTS WHO WITHIN SIX YEARS IMMEDIATELY PRECEDING THE FILING OF THIS BANKRUPTCY CASE KEPT OR SUPERVISED THE KEEPING OF BOOKS AND RECORDS OF THE DEBTOR.

<u>NAME AND ADDRESS</u>	<u>DATES SERVICES RENDERED</u>
-------------------------	--------------------------------

NONE

☒

b. LIST ALL FIRMS AND INDIVIDUALS WHO WITHIN SIX YEARS IMMEDIATELY PRECEDING THE FILING OF THIS BANKRUPTCY CASE HAVE AUDITED THE BOOKS OF ACCOUNT AND RECORDS, OR PREPARED A FINANCIAL STATEMENT OF THE DEBTOR.

<u>NAME AND ADDRESS</u>	<u>DATES SERVICES RENDERED</u>
-------------------------	--------------------------------

NONE

☒

c. LIST ALL FIRMS AND INDIVIDUALS WHO AT THE TIME OF THE COMMENCEMENT OF THIS CASE WERE IN POSSESSION OF THE BOOKS OF ACCOUNT AND RECORD OF THE DEBTOR. IF ANY OF THE BOOKS OF ACCOUNT AND RECORDS ARE NOT AVAILABLE, EXPLAIN.

<u>NAME AND ADDRESS</u>	<u>EXPLANATION FOR RECORDS NOT AVAILABLE</u>
-------------------------	--

NONE

☒

d. LIST ALL FINANCIAL INSTITUTIONS, CREDITORS AND OTHER PARTIES, INCLUDING MERCANTILE AND TRADE AGENCIES, TO WHOM A FINANCIAL STATEMENT WAS ISSUED WITHIN THE TWO YEARS IMMEDIATELY PRECEDING THE COMMENCEMENT OF THIS CASE BY THE DEBTOR.

<u>NAME AND ADDRESS</u>	<u>DATE ISSUED</u>
-------------------------	--------------------

NONE

☒

20. INVENTORIES
a. LIST THE DATES OF THE LAST TWO INVENTORIES TAKEN OF THE BUSINESS PROPERTY, THE NAME OF THE INVENTORY SUPERVISOR, AND THE DOLLAR AMOUNT AND BASIS OF THE INVENTORY.

<u>DATE OF INVENTORY</u>	<u>SUPERVISOR</u>	<u>BASIS</u>	<u>\$ AMOUNT</u>
--------------------------	-------------------	--------------	------------------

NONE

☒

b. LIST THE NAME AND ADDRESS OF THE PERSON HAVING POSSESSION OF THE RECORDS OF EACH OF THE TWO INVENTORIES REPORTED IN 18. A., ABOVE.

<u>DATE OF INVENTORY</u>	<u>NAME & ADDRESS OF CUSTODIAN OF INVENTORY RECORDS</u>
--------------------------	---

NONE

☒

21. CURRENT PARTNERS, OFFICERS DIRECTORS AND SHAREHOLDERS.
a. IF THE DEBTOR IS A PARTNERSHIP, LIST THE NATURE AND PERCENTAGE INTEREST OF EACH MEMBER OF THE PARTNERSHIP.

<u>NAME AND ADDRESS OF EACH PARTNER</u>	<u>NATURE</u>	<u>%</u>
---	---------------	----------

NONE

☒

b. IF THE DEBTOR IS A CORPORATION, LIST ALL OFFICERS AND DIRECTORS OF THE CORPORATION AND EACH STOCKHOLDER WHO DIRECTLY OR INDIRECTLY OWNS, CONTROLS, OR HOLDS 5 % OR MORE OF THE VOTING SECURITIES OF THE CORPORATION.

<u>NAME AND ADDRESS OF EACH OFFICER, DIRECTOR ETC.</u>	<u>TITLE</u>	<u>%</u>
--	--------------	----------

NONE

☐

22. FORMER PARTNERS, OFFICERS, DIRECTORS AND SHAREHOLDERS.
a. IF THE DEBTOR IS A PARTNERSHIP, LIST EACH MEMBER WHO WITHDREW FROM THE PARTNERSHIP WITHIN ONE YEAR IMMEDIATELY PRECEDING THE COMMENCEMENT OF THIS CASE.

<u>NAME AND ADDRESS OF EACH WITHDRAWING PARTNER.</u>	<u>DATE</u>
--	-------------

NONE



b. FOR CORPORATIONS LIST ALL OFFICERS, OR DIRECTORS WHOSE RELATIONSHIPS TERMINATED WITHIN ONE YEAR IMMEDIATELY PRECEDING THE COMMENCEMENT OF THE CASE.

NAME AND ADDRESS OF EACH WITHDRAWING OFFICER, DIRECTOR ETC.

DATE

NONE



23. WITHDRAWALS FROM A PARTNERSHIP OR DISTRIBUTIONS FROM A CORPORATION.

IF THE DEBTOR IS A PARTNERSHIP OR CORPORATION, LIST ALL WITHDRAWALS OR DISTRIBUTIONS CREDITED OR GIVEN TO AN INSIDER, INCLUDING COMPENSATION IN ANY FORM, BONUSES, LOANS, STOCK REDEMPTION, OPTIONS EXERCISED AND ANY OTHER PERQUISITE DURING **ONE YEAR** IMMEDIATELY PRECEDING THE COMMENCEMENT OF THIS CASE.

NAMES & ADDRESS OF RECIPIENT

RELATION

DATE

CONSIDERATION

NONE



24. TAX CONSOLIDATION GROUP.

IF THE DEBTOR IS A PARTNERSHIP OR CORPORATION, LIST THE NAME AND FEDERAL TAXPAYER NUMBER OF THE PARENT CORPORATION OF ANY CONSOLIDATED GROUP OF TAX PURPOSES OF WHICH THE DEBTOR HAS BEEN A MEMBER AT ANY TIME WITHIN THE SIX-YEAR PERIOD IMMEDIATELY PRECEDING THE COMMENCEMENT OF THE CASE.

NAME OF PARENT CORPORATION OR ENTITY

TAXPAYER IDENTIFICATION NUMBER (EIN)

NONE



25. PENSION FUNDS

IF THE DEBTOR IS NOT AN INDIVIDUAL, LIST THE NAME AND FEDERAL TAXPAYER IDENTIFICATION NUMBER OF ANY PENSION FUND TO WHICH THE DEBTOR, AS AN EMPLOYER, AS BEEN RESPONSIBLE FOR CONTRIBUTING AT ANY TIME WITHIN THE SIX-PERIOD IMMEDIATELY PRECEDING THE COMMENCEMENT OF THE CASE

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

(If completed by an individual or individual and spouse)

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 3/7/09 Signature /s/ PAUL D. MENARD
of Debtor

Date 3/7/09 Signature /s/ MONA S. MENARD
of Joint Debtor
(if any)

(If completed on behalf of a partnership or corporaton)

Date 3/7/09 Signature /s/

Print Name and Title

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to the Debtor.)

☐ continuation sheets attached

Penalty for making a false statement: Fine up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §152 and 3571

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept: **\$2,500.00**

Prior to the filing of this statement I have received: **\$2,500.00**

Balance Due: **\$0.00**

This is a PRO BONO Case ☐

2. The source of the compensation paid to me was:

☒ THE DEBTOR ☐ OTHER: **SPECIFY**

3. The source of compensation to be paid to me is:

☒ THE DEBTOR ☐ OTHER: **SPECIFY**

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;

b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;

c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters subject to the right to withdraw for nonpayment of agreed fees;

e. If representation in adversary proceedings is required, an additional retainer of **\$750.00** with additional billings at the rate of **\$250.00** per hour has been agreed on with the debtor. **If these additional amounts are not paid in a timely fashion, counsel reserves the right to withdraw.**

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

N/A

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

ATTORNEY'S AFFIDAVIT IN COMPLIANCE WITH GENERAL RULE 39

Affiant is the attorney of record for the Debtors and has knowledge of the matters covered by this affidavit and has read the General Rule 39.

Affiant has not directly or indirectly solicited employment by the above named party or parties, and knows of no solicitation of said party or parties by any person that has resulted in the employment of the affiant, except [here state all exceptions, or if none state "no exceptions"]: **NO EXCEPTIONS**

Affiant has not paid, or promised to pay, and knows of no payment or promise of payment to the above named part, or parties, of the costs of this case or of the living or other expenses, of any party, or of any part of an attorney's fee already received or hereafter to be received, or of any portion of the recovery by suit or settlement to any person whatever other than the above named party or parties and the attorneys of record herein, except [here state all exceptions, or if none state "no exceptions"]: **NO EXCEPTIONS**

Affiant has filed contemporaneously herewith a signed copy of any written contingent fee agreement applicable to his compensation for representing the above named party or parties in this action and represents that a signed copy thereof has been furnished to each party whom he represents that his compensation for services in this case is not on a contingent basis.

SIGNED: /s/ John S. Biallas

DATED: 3/7/09

UNITED STATES BANKRUPTCY COURT
Northern District of Illinois

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I, the debtor, have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.

<i>a. PROPERTY TO BE SURRENDERED</i>				
<i>DESCRIPTION OF PROPERTY</i>		<i>CREDITOR'S NAME</i>		
<i>b. PROPERTY TO BE RETAINED</i>				
<i>DESCRIPTION OF PROPERTY</i>	<i>CREDITOR'S NAME</i>	<i>REAFFIRMATION UNDER §524(C)</i>	<i>CLAIMED EXEMPT AND REDEEMED UNDER §722</i>	<i>LIEN AVOIDED UNDER §522(f) AND CLAIMED EXEMPT</i>
FORD TAURUS		✓		

3. I understand that § 521(2)(B) of the Bankruptcy Code requires that I perform the above stated intention within 45 days of the filing of this statement with the court, or within such additional time as the court, for cause, within such 45-day period fixes.

/s/	PAUL D. MENARD
Signature of Debtor	
3/7/09	
Date	
/s/	MONA S. MENARD
Signature of Joint Debtor	
3/7/09	
Date	